



Annual Meeting Notice

Our 57th Annual Meeting is scheduled for Sunday, February 27, 2011, at the Elk's Lodge, 625 Bay Street, Traverse City, Michigan.

Cost for the dinner this year is \$8.00 per ticket if purchased before February 25, 2011; \$16.00 at the door.

Seating for the Dinner is limited to 180. Tickets will be on sale at all of our offices from January 17 to February 25. Here is the schedule of events:

12:30 p.m. Doors Open
 12:30 p.m. to 1:00 p.m. Registration and snacks
 1:00 p.m. to 2:00 p.m. Dinner
 2:00 p.m. to ? Annual Business Meeting

Everyone is welcome for the Business Meeting at no cost.

Privacy Statement

You should have a copy of our privacy statement in this mailing. If you did not receive one and would like a copy, contact Rex Bulgrien in the Marketing department at (231) 932-5281 or (800) 765-0110. You can also email your request to rexb@memberscu.com.

You also have the option of going to our Web Page at www.memberscu.com and clicking on PRIVACY STATEMENT at the bottom of the page.



Annual Meeting Elections

The Nominating Committee submits the following individuals for election to the Board of Directors of Members Credit Union, for terms expiring at the February 27, 2011 Annual Meeting:

Duane Brege, *Incumbent*
 Annie Hooghart
 Roy Swiatlowski, *Incumbent*

All terms are three years.

Other nominations may be made by submitting a nominating form containing at least 300 signatures of qualified members.

A nominating form may be obtained by contacting the main office of the credit union at (800) 765-0110 ext 2118. The completed forms must be filed with the President/CEO at least 30 days prior to the annual meeting, which is scheduled for February 27, 2011.

Deadline for filing other nominations is January 26, 2011. There will be no nominations from the floor.

Direct Deposit Information - Very Important

Whether you will be receiving your tax refund or transferring any other funds to, or from, your checking OR savings account electronically, you need to be sure to include the extra number found on the bottom of your check or on your membership card (appearing after your membership number). We refer to this number as your "Electronic Digit."

Without this electronic digit, the posting of your transaction **WILL** be delayed.

Student CTC Branch

Members Credit Union is pleased to announce it has partnered with TBAISD Career Tech Center to open a student branch of its operations. Three students from the Accounting & Office Technology program work as tellers and are supervised by a branch manager. The goal is to increase financial literacy of local area youth. The branch serves CTC staff, students, and their parents. The branch opened October 5, 2010.



We have designed a solution to meet your energy efficient equipment upgrades. New lower rates and extended terms! Now would be a great time to replace your furnace, hot water heater, or increase your home's insulation. Be comfortable and save money at the same time. Check out our web site under energy efficiency loans to learn more.

CALENDAR

2011 Annual Meeting - February 27, 2011

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Boots for Kids

Thank you to everyone that donated to the local Boots for Kids through Members Credit Union. We are glad to participate in helping local children stay warm this winter with new boots, hats, and mittens. Your efforts resulted in a donation of over \$1,700 this year.

Important Electronic Transaction Information

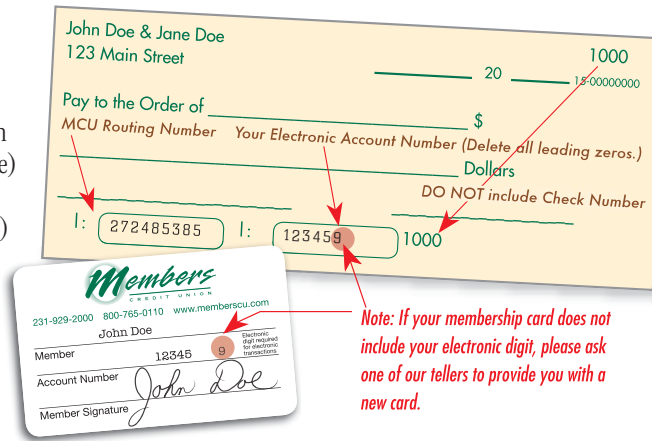
Your electronic digit is **REQUIRED** for ALL electronic transactions to a savings and/or checking account.

For an electronic transaction to your **SAVINGS ACCOUNT**, you must provide:

- 1) Your savings account number **PLUS** the electronic digit located on your membership card (see example)
- 2) Members Credit Union **ROUTING NUMBER** (272485385)

For an electronic transaction to your **CHECKING ACCOUNT**, you must provide this information from your check:

- 1) Members Credit Union **ROUTING NUMBER** (272485385)
- 2) Your electronic Account Number (see example)



Without this electronic digit, the posting of your transaction **WILL** be delayed.

Tax Season is Here!

This year we are offering two resources to help you through the Tax Season. The first resource is called "Just file it" and it will help many file their taxes free of charge. The second resource is eztaxreturn.com.

JUST FILE IT!

Gives Free Access to Tax Preparation Services.



January 14, 2011 will kick off the Just file it! program for the 2010 tax season. In past years, this program has helped thousands of Michigan residents file their taxes for free and take advantage of the state and federal earned-income tax credit (EITC). Last year 6,376 Michigan filers received more than \$13 million in tax refunds and credits.

Michigan residents miss out on millions of dollars in tax refunds and credits every year, and Just file it! serves those who need these funds the most. The program is one of many initiatives non-profit credit unions have spearheaded to better serve their members.

The Just file it! program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program,

posing questions to users and offering assistance via online chats. It is offered in English and Spanish.

EZTAXRETURN.COM

Members Credit Union continues partnership with eztaxreturn.com. This allows us to pass on to you a Special Member Discount on an easy and robust Online Tax Prep and e-File.

Starting on January 14, 2011 – when the IRS e-file season opens – Members Credit Union members will be able to prepare and e-file their Federal and State (combined) tax returns in just 30 minutes and for just \$29.95 (\$39.95 retail value) in two ways:

- From a direct link off the Members Credit Union website at www.memberscu.com
- By entering www.eztaxreturn.com/members into their Internet browser window

Members that only need to e-file one tax return also save. To e-file a federal tax return it costs \$24.95, and to e-file a state return it costs \$14.95.

For more information and to take a brief, "See How It Works!" demo from the homepage, visit the tax preparation/e-file website either from the link at www.memberscu.com or direct at www.eztaxreturn.com/members.

Code Word Protected!

For added protection, consider adding a secret CODE word to your account. It is easy and simple.

The next time you are at one of our offices, mention to the teller that you would like to have a secret code placed on your account and the teller will help you add it. This code should be unique and only known by the account holders.

Your code word is especially helpful to identify yourself when you are calling our office about your account.

Members Credit Union takes your privacy very seriously and wants to protect your accounts as much as possible. Consider adding this feature to your account TODAY!

Read Your Statements

Please take the time to read your statements to make sure that all the information is correct.

If you "authorized" either depositing funds or withdrawing payments from your account, please check it for accuracy.

Catching any errors early will save you time and money by getting them corrected right away. Contact us as soon as possible if you have a question or concern about your statement.



QUARTERLY

Winter • 2011



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CONTACTS

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(800) 765-0110

TRAVERSE CITY LENDING CENTER
(231) 929-2010
(800) 765-0113

MORTGAGE CENTER
(231) 929-2020
(800) 765-0113

LOAN PHONE CENTER
After Hours and Weekends
(866) 632-8238

BEAUMONT OFFICE
(231) 929-2007

SOUTH AIRPORT OFFICE
(231) 929-2010

HASTINGS OFFICE
(231) 929-2014

MANISTEE OFFICE
(231) 723-8303

MANCELONA OFFICE
(231) 587-9133

KALKASKA OFFICE
(231) 258-1103

PHONE AUDIO TELLER (PAT)
(231) 947-3333
(800) 445-5728

SAVINGS AND LOAN RATES
(231) 932-5290